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Difficult for many to pay digitally

A large proportion of all payments are made digitally. At the same time, the range of manual payment services is decreasing. For those who cannot use digital payment methods, it is therefore becoming increasingly difficult to pay. Both society at large and private actors in the payments market have a responsibility to help people who, for various reasons, cannot use digital means of payment.

Published: 15 December 2022

Figure 10. Difficult for some groups to pay bills online on their own

Percentage of each age group needing help to pay bills at an online bank.

Figure: Figure 10. Difficult for some groups to pay bills online on their own.csv

The figure shows that the oldest age group, 75+ years, is most in need of help to pay bills at an online bank.

Download the data from the diagram by clicking on the arrow to the right, above the diagram.

Source: The Swedish Internet Foundation, The Swedes and the Internet 2021.

The digitalisation of the payment market is progressing rapidly and today almost all payments are made digitally. But not everyone has switched to digital payment methods. Some because they do not want to, others because they cannot.

We do not know how many people *cannot* use digital payment methods. But the Swedish Internet Foundation's survey "[The Swedes and the Internet](#)" gives some indications. In the survey, more than 15 per cent of respondents aged 66–75 said they could not pay bills themselves using an online bank. In the oldest age group, even more people need help; see Figure 10. The large number of people in the 16–25 age group who need help is probably due to the fact that many live with their parents and do not handle household bills themselves. This is therefore more of a temporary problem that will be resolved when the group reaches adulthood. However, a more permanent problem exists for asylum seekers whose only identity document is an LMA card from the Swedish Migration Agency and

for people who have been refused a bank account for some reason and are therefore unable to pay bills digitally (see [Lack of access to basic payment services](#) and [Lack of access to a payment account](#)).

Both society at large and private actors in the payments market have a responsibility to help people who, for various reasons, cannot use digital means of payment. It is important, for instance, that help and tools are readily available to facilitate digital payments. One such tool is [Payment Help](#). This is a private initiative with the aim of including everyone in the digital economy, regardless of circumstances and age.

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